GOVERNMENT OF INDIA
FINANCE AND COMPANY AFFAIRS
LOK SABHA

UNSTARRED QUESTION NO:4904
ANSWERED ON:20.12.2002
CROP LOAN
MUDRAGADA PADMANABHAM

Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) the percentage of the crop loan provided by cooperative, commercial and regional rural banks in the various States of the country during 2000-2001;

(b) whether the co-operative banks provide 73 per cent of the total crop loans; and

(c) if so. the action/steps being taken by the Government to increase the share of commercial, regional and rural banks in the field of agriculture credit?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL):

(a) and (b) The details of the percentage of crop loan provided by co-operative, commercial and regional rural banks in the country during the year 2000-2001 are given below:

s. No.	Agency	Amount (Rs.crore)	Percentage (Approx.)
1.	Co-operative Banks	16564	50%
2.	Commercial Banks	13480	40%
3.	Regional Rural Banks	3239	10%
	Total	33283	100%

(c) Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD) have taken various steps for increasing the share of commercial/Regional Rural Banks in the flow of agriculture credit. Some of these are:

Adopting the Kisan Credit Card Scheme to facilitate easy flow of credit to farmers;

Depositing the shortfall in the agricultural credit percentage in Rural Infrastructure Development Fund (RIDF) maintained by NABARD;

Monitoring the performance of banks in State and District Level Meetings andtaking flow-up action for increasing their flow of credit for agriculture;

Widening the number of activities and increasing the ceilings for lending to be covered under agriculture to enable increase in agricultural lending;

Preparing Special Agricultural Credit Plan (SACP) by commercial banks on an annual basts;

Providing of refinance by NABARD to banks at concessional rate of interest;

Opening of specialized agriculture finance branches by commercial banks; Starting a scheme to finance agri-clinics and agri-business centers.